



Amendment to the Claims:

The following listing of claims will replace all prior versions, and listings, of claims in the application:

1. (Currently Amended) A system for supporting provision of rating related service, comprising:

a unit that generates estimated financial data after a financial state changing measure applicable to a particular company is ~~performed~~performed, wherein said financial state changing measure includes at least one of repayment for interest bearing debts by funds gained by a capital increase, repayment for interest bearing debts by funds gained by a structured finance, and repayment for interest bearing debts by funds gained by selling assets;

an estimated rating point value calculation unit that calculates an estimated rating point value corresponding to said financial state changing measure by using said estimated financial data after said financial state changing measure is performed and a predetermined rating point value equation for calculating a rating point value from predetermined financial data;

a numeral data calculation unit that calculates numeral data that corresponds to said estimated rating point value and is associated with credit risk of said particular company by using said estimated financial data after said financial state changing measure is performed; and

an output unit that outputs information concerning said estimated rating point value calculated and the calculated numeral data to indicate an effect of said financial state changing measure.

2. (Currently Amended) The system set forth in claim 1, further comprising:

a unit that stochastically estimates a lettered rating from said estimated rating point value, and

wherein said information concerning said estimated rating point value calculated is the stochastically estimated lettered rating.

3. (Previously Presented) The system set forth in claim 1, further comprising:

a unit that calculates a rating point value corresponding to a present financial state of said particular company by using financial data that represents said present financial state of said particular company and said predetermined rating point value formula, and

wherein said output unit outputs information representing an improvement of said estimated rating point value from said rating point value corresponding to said present financial state.

4. (Currently Amended) The system set forth in claim 1, further comprising:

a unit that computes an estimated lettered rating corresponding to said estimated rating point value and information concerning probability of said estimated lettered rating, and

wherein said output unit outputs said estimated lettered rating corresponding to said estimated rating point value and said information concerning said probability of said estimated lettered rating.

5. (Previously Presented) The system set forth in claim 1, further comprising:

a unit that calculates numeral data associated with present credit risk of said particular company by using financial data that represents a present financial state of said particular company, and

wherein said output unit outputs information representing an improvement of said numeral data that corresponds to said estimated rating point value and is associated with said credit risk from said numeral data associated with said present credit risk.

6. (Previously Presented) The system set forth in claim 1, wherein said numeral data calculation unit calculates bankruptcy probability of said particular company by using

said estimated financial data after said financial state changing measure is performed and a predetermined bankruptcy probability formula.

7. (Previously Presented) The system set forth in claim 6, wherein said numeral data calculation unit calculates numeral data concerning costs of one or a plurality of financial services applicable to said particular company, said numeral data concerning costs corresponding to said data concerning said bankruptcy probability of said particular company.

8. (Previously Presented) The system set forth in claim 1, wherein said estimated rating point value calculation unit calculates estimated rating point values respectively corresponding to a plurality of financial state changing measures applicable to said particular company by using a plurality of estimated financial data after said plurality of financial state changing measures applicable to said particular company are performed and said predetermined rating point value formula, and wherein said numeral data calculation unit calculates numeral data that is associated with said estimated credit risk of said particular company and corresponds to a selected estimated rating point value of said plurality of said estimated rating point values calculated by said estimated rating point value calculation unit.

9. (Currently Amended) A method for supporting provision of rating related service, said method comprising:

generating estimated financial data after a financial state changing measure applicable to a particular company is ~~performed~~; performed, wherein said financial state changing measure includes at least one of repayment for interest bearing debts by funds gained by a capital increase, repayment for interest bearing debts by funds gained by a structured finance, and repayment for interest bearing debts by funds gained by selling assets;

calculating an estimated rating point value corresponding to a said financial state changing measure by using said estimated financial data after said financial state

changing measure is performed and a predetermined rating point value equation for calculating a rating point value from predetermined financial data;

calculating numeral data that corresponds to said estimated rating point value and is associated with credit risk of said particular company by using said estimated financial data after said financial state changing measure is performed; and

outputting information concerning said estimated rating point value calculated and the calculated numeral to indicate an effect of said financial state changing measure.

10. (Currently Amended) The method set forth in claim 9, further comprising: stochastically estimating a lettered rating from said estimated rating point value, and

wherein said information concerning said estimated rating point value calculated is the stochastically estimated lettered rating.

11. (Previously Presented) The method set forth in claim 9, further comprising: calculating a rating point value corresponding to a present financial state of said particular company by using financial data that represents said present financial state of said particular company and said predetermined rating point value formula, and

wherein said outputting comprises outputting an improvement of said estimated rating point value from said rating point value corresponding to said present financial state.

12. (Currently Amended) The method set forth in claim 9, further comprising: computing an estimated lettered rating corresponding to said estimated rating point value and information concerning probability of said estimated lettered rating, and

wherein said outputting comprises outputting said estimated lettered rating corresponding to said estimated rating point value and said information concerning said probability of said estimated lettered rating.

13. (Previously Presented) The method set forth in claim 9, further comprising:  
calculating numeral data associated with present credit risk of said particular company by using financial data that represents a present financial state of said particular company, and  
wherein said outputting comprises outputting an improvement of said numeral data that corresponds to said estimated rating point value and is associated with said credit risk from said numeral data associated with said present credit risk.

14. (Previously Presented) The method set forth in claim 9, wherein said calculating said numeral data associated with said estimated credit risk comprises calculating bankruptcy probability of said particular company by using said estimated financial data after said financial state changing measure is performed and a predetermined bankruptcy probability formula.

15. (Previously Presented) The method set forth in claim 14, wherein said calculating said numeral data associated with said estimated credit risk comprises calculating numeral data concerning costs of one or a plurality of financial services applicable to said particular company, said numeral data concerning costs corresponding to said data concerning said bankruptcy probability of said particular company.

16. (Currently Amended) A storage medium for storing a program for causing a computer to support provision of rating related service, said program comprising:

generating estimated financial data after a financial state changing measure applicable to a particular company is ~~performed~~; performed, wherein said financial state changing measure includes at least one of repayment for interest bearing debts by funds gained by a capital increase, repayment for interest bearing debts by funds gained by a structured finance, and repayment for interest bearing debts by funds gained by selling assets;

calculating an estimated rating point value corresponding to a said financial state changing measure by using said estimated financial data after said financial state changing measure applicable to said particular company is performed and a predetermined rating point value equation for calculating a rating point value from predetermined financial data;

calculating numeral data that corresponds to said estimated rating point value and is associated with credit risk of said particular company by using said estimated financial data after said financial state changing measure is performed; and

outputting information concerning said estimated rating point value calculated and the calculated numeral data to indicate an effect of said financial state changing measure.

17. (Currently Amended) The storage medium set forth in claim 16, said program further comprising:

stochastically estimating a lettered rating from said estimated rating point value, and

wherein said information concerning said estimated rating point value calculated is the stochastically estimated lettered rating.

18. (Currently Amended) The storage medium set forth in claim 16, said program further comprising:

computing an estimated lettered rating corresponding to said estimated rating point value and information concerning probability of said estimated lettered rating, and wherein said outputting comprises outputting said estimated lettered rating corresponding to said estimated rating point value and said information concerning said probability of said estimated lettered rating.

19. (Previously Presented) The storage medium set forth in claim 16, wherein said calculating said numeral data associated with said estimated credit risk comprises calculating

bankruptcy probability of said particular company by using said estimated financial data after said financial state changing measure is performed and a predetermined bankruptcy probability formula.

20. (Previously Presented) The storage medium set forth in claim 19, wherein said calculating said numeral data associated with said estimated credit risk comprises calculating numeral data concerning costs of one or a plurality of financial services applicable to said particular company, said numeral data concerning costs corresponding to said data concerning said bankruptcy probability of said particular company.